

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Inventors: Yves AUDEBERT, et al.

Application No.: New Patent Application

Filed: November 30, 2001

For: FINANCIAL RISK MANAGEMENT SYSTEM AND METHOD

INFORMATION DISCLOSURE STATEMENT

Honorable Commissioner of
Patents and Trademarks
Washington, DC 20231

Sir:

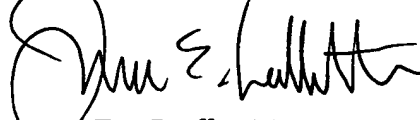
Pursuant to Rules 56 and 99, Applicants hereby call the attention of the Patent Office to the reference(s) listed on the attached Form PTO 1449.

Applicants present this art so that the Patent Office may, in the first instance, determine any relevancy thereof to the presently claimed invention, see Beckman Instruments, Inc. v. Chemtronics, Inc., 439 F.2d 1369, 1380, 165 USPQ 355, 364 (5th Cir. 1970). Also see Patent Office Rules 104 and 106.



Applicants respectfully request that this art be expressly considered during the prosecution of this application and made of record herein and appear among the "References Cited" on any patent to issue herefrom.

Respectfully submitted,



Date: November 30, 2001

James E. Ledbetter
Registration No. 28,732

JEL/spp

ATTORNEY DOCKET NO. L741.01110

STEVENS, DAVIS, MILLER & MOSHER, L.L.P.
1615 L Street, NW, Suite 850
P.O. Box 34387
Washington, DC 20043-4387
Telephone: (202) 785-0100
Facsimile: (202) 408-5200

